



MARYLAND HEALTH CARE COMMISSION

4160 PATTERSON AVENUE – BALTIMORE, MARYLAND 21215
TELEPHONE: 410-764-3460 FAX: 410-358-1236

The Maryland Health Care Commission has issued joint emergency and proposed permanent regulations to bring Maryland's small group (Comprehensive Health Benefit Plan) regulations (COMAR 31.11.06) into conformance with the federally mandated provisions under the Patient Protection and Affordable Care Act (PPACA) that become effective September 23, 2010. Once the regulations have gone through the required promulgation process, the proposed permanent regulations will be posted in the Maryland Register by the Division of State Documents (DSD) for the required public comment period.

The following is a summary of the proposed changes:

- Children may be covered under the policy up to age 26 (instead of age 25);
- Preventive services recommended by the USPSTF as A or B recommendations are not subject to the deductible and have no cost-sharing if provided in-network;
- The \$2 million lifetime limit is removed;
- The provisions for direct access to gynecologic services are changed from state provisions to federal provisions; and
- Children under age 19 may not be subject to a pre-existing condition restrictions.

Questions regarding this summary can be referred to Janet Ennis, Chief, Small Group Market, MHCC; (410) 764-3779; jennis@mhcc.state.md.us.

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